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Media Release

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October statewide housing workshops announced

Provide homeowners opportunities to discuss loan modifications with lenders, meet certified housing counselors, learn about state and federal assistance programs, and avoid foreclosure fraud

Wilmington, DE – On October 7th and 8th, Delaware homeowners are invited to attend free statewide housing workshops, sponsored by the Delaware Attorney General's Mortgage Fraud Task Force, in conjunction with the Delaware State Housing Authority and the Office of the State Bank Commissioner. The workshops are aimed at helping homeowners stay in their homes, reducing foreclosures, and providing educational information about foreclosure-related fraud.

The October workshops follow three state-sponsored housing workshops this past June that served more than 250 Delawareans, and come amid continued record-setting foreclosures in Delaware. This month (through September 29), foreclosure filings statewide jumped 72% from a year ago, totaling 609, compared with 354 in September 2008. For the first nine months of 2009, foreclosure filings are up 47% from the same period in 2008, to more than 4,700.

Homeowners, who are worried about missing a mortgage payment, are facing foreclosure, or suspect foreclosure fraud are encouraged to attend. At each workshop, mortgage servicers, state employees, and HUD-certified housing counselors will discuss mortgage modifications, the Delaware Mortgage Assistance Program (DEMAP) and other government homeowner programs, and foreclosure rescue scams. Walk-ins are encouraged. Workshops will take place as follows:

Date	Time	Location	Address	Participating Servicers
Wednesday October 7	3 – 7 p.m.	New Castle County Government Center, Gilliam Building, Multi-Purpose Room	67 Read's Way New Castle	- Chase (including Washington Mutual and EMC loans) - HSBC - American Home Mortgage Servicing Inc. (includes former Citi Residential (Amerquest) and Option One
Thursday October 8	3 – 7 p.m.	Carlisle Fire Company	615 N.W. Front Street Milford	- Chase (including Washington Mutual and EMC loans) - American Home Mortgage Servicing Inc. (includes former Citi Residential (Amerquest) and Option One

Homeowners who wish to meet on-site with their mortgage servicer are encouraged to bring information about current income and details about their current mortgage, including loan number, monthly payment, interest rate, and loan balance.

Media interested in attending these workshops should contact Jason Miller at the Delaware Attorney General's Office at (302) 577-8949 or jason.miller@state.de.us.

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